

<i>SERFF Tracking Number:</i>	<i>LCNC-126798122</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Lincoln National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46693</i>
<i>Company Tracking Number:</i>	<i>LCN200907-2032339 - REV</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Lincoln Long-Term Care Fixed Annuity - Illustration</i>		
<i>Project Name/Number:</i>	<i>Lincoln Long-Term Care Fixed Annuity - Illustration /LCN200907-2032339</i>		

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln Long-Term Care Fixed SERFF Tr Num: LCNC-126798122 State: Arkansas

Annuity - Illustration

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed

State Tr Num: 46693

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num: LCN200907-2032339 - State Status: Closed
REV

Filing Type: Advertisement

Reviewer(s): Marie Bennett, Harris
Shearer

Author: Anabela Tavares

Disposition Date: 09/27/2010

Date Submitted: 09/02/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Lincoln Long-Term Care Fixed Annuity - Illustration

Project Number: LCN200907-2032339

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/27/2010

Deemer Date:

Submitted By: Anabela Tavares

Filing Description:

The Lincoln National Life Insurance Company

NAIC# 020-65676 FEIN # 35-0472300

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/27/2010

Created By: Anabela Tavares

Corresponding Filing Tracking Number:

Re: NEW SUBMISSION

Advertising Filing – Fixed Annuity with Long Term Care

Form(s): LCN200907-2032339 – Lincoln Long-Term CareSM Fixed Annuity - Illustration

SERFF Tracking Number: LCNC-126798122 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 46693
Company Tracking Number: LCN200907-2032339 - REV
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln Long-Term Care Fixed Annuity - Illustration
Project Name/Number: Lincoln Long-Term Care Fixed Annuity - Illustration /LCN200907-2032339

Statement of Variability for LCN200907-2032339

Dear Sir or Madam:

We are replacing the version previously submitted under SERFF number LCNC-126715202 because we inadvertently omitted the variable bracketing. Please note the previously approved form has not been used.

For your convenience I have highlighted the areas that are now bracketed. The variable language of the advertising piece match that as of the previously approved contract.

These optional pages are filed for format as this same format of information could be used for similar products of Lincoln with different illustration criteria, i.e. name, age, sex, class, death benefit. etc.

If you need any additional information, please contact me toll-free at 1-800-238-6252, Extension 2307. Thank you for your attention to this matter.

Company and Contact

Filing Contact Information

Anabela Tavares, Compliance Coordinator anabela.tavares@lfg.com
350 Church Street 860-466-2307 [Phone]
Hartford , CT 06103 860-466-1348 [FAX]

Filing Company Information

The Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church Street - MPM1	Group Code: 20	Company Type: Life
Hartford, CT 06103-1106	Group Name:	State ID Number:
(860) 466-2899 ext. [Phone]	FEIN Number: 35-0472300	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number: *LCNC-126798122* *State:* *Arkansas*
Filing Company: *The Lincoln National Life Insurance Company* *State Tracking Number:* *46693*
Company Tracking Number: *LCN200907-2032339 - REV*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Lincoln Long-Term Care Fixed Annuity - Illustration*
Project Name/Number: *Lincoln Long-Term Care Fixed Annuity - Illustration /LCN200907-2032339*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	09/02/2010	39203609

SERFF Tracking Number: LCNC-126798122 State: Arkansas
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TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln Long-Term Care Fixed Annuity - Illustration
Project Name/Number: Lincoln Long-Term Care Fixed Annuity - Illustration /LCN200907-2032339

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/27/2010	09/27/2010

SERFF Tracking Number: *LCNC-126798122* *State:* *Arkansas*
Filing Company: *The Lincoln National Life Insurance Company* *State Tracking Number:* *46693*
Company Tracking Number: *LCN200907-2032339 - REV*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Lincoln Long-Term Care Fixed Annuity - Illustration*
Project Name/Number: *Lincoln Long-Term Care Fixed Annuity - Illustration /LCN200907-2032339*

Disposition

Disposition Date: 09/27/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>LCNC-126798122</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Lincoln National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46693</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability		No
Form	Lincoln Long-Term Care Fixed Annuity - Illustration		No

SERFF Tracking Number: LCNC-126798122 State: Arkansas

Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 46693

Company Tracking Number: LCN200907-2032339 - REV

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Lincoln Long-Term Care Fixed Annuity - Illustration

Project Name/Number: Lincoln Long-Term Care Fixed Annuity - Illustration /LCN200907-2032339

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LCN200907-2032339	Advertising	Lincoln Long-Term Care Fixed Annuity - Illustration	Initial		0.000	LCN200907-2032339.pdf

Lincoln Long-Term CareSM Fixed Annuity fixed annuity illustration

Client's name: [John Smith]
Preparer: [Devel Producer]
Address: [Two South Cascade
Suite 200
Colorado Springs, Colorado 80903]
Phone: [719-442-6400]
Firm name: [N/A]
Date prepared: [07/07/2010]

Annuities marketed by or through a bank or other financial institution are: * Not A Deposit
* Not FDIC Insured * Not Insured by any Federal Government Agency * Not Guaranteed by the Bank



Lincoln Long-Term CareSM Fixed Annuity is issued on Policy Form 06-608 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, Indiana, with a Long-Term Care Benefits Rider on Rider Form AE-227 and a Long-Term Care Coverage Endorsement on Rider Form AE-235. The Lincoln National Life Insurance Company is not authorized nor does it solicit business in the state of New York. In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust. **Guarantees are backed by the claims-paying ability of the insurer.** Restrictions on issue age, purchase payments and feature availability may vary by state.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are responsible for their own financial and contractual obligations. This report is not complete unless all pages are included. Please read the important information on the Key Terms and Important Disclosures Page.

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[HO1.21.1.56]

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Lincoln Long-Term CareSM Fixed Annuity

Product Illustration Overview

General Information

Lincoln Long-Term CareSM Fixed Annuity, a fixed annuity contract issued by The Lincoln National Life Insurance Company, provides monthly benefit payments for Qualified Long-Term Care (QLTC) Services, including but not limited to, adult day care, home health care, hospice services, nursing home care and assisted living facilities. Your Long-Term Care (LTC) Benefits are guaranteed to be at least 2 or 3 times your initial LTC purchase payment less any loans or withdrawals. LTC Benefits include the Acceleration Benefit and the Extension Benefit (LTC Base Benefits), as well as the LTC Growth Benefit. The Acceleration Benefit is paid to you from your Accumulation Value during the Acceleration Benefit Duration and is the first benefit paid out once you are eligible for LTC Benefits. After the Acceleration Benefit is reduced to zero the LTC Base Benefits will continue as Extension Benefit payments provided by the Company during the Extension Benefit Duration. The LTC Growth Benefit is an additional payment that is payable to you from your Accumulation Value during the Acceleration Benefit Duration and the Extension Benefit Duration. There is a maximum LTC Base Benefit and a maximum LTC Growth Benefit that may be paid each month.

This Illustration is intended to show how the *Lincoln Long-Term CareSM Fixed Annuity* works. The *Lincoln Long-Term CareSM Fixed Annuity* is a fixed annuity intended for retirement or other long-term needs. A fixed annuity provides a guaranteed minimum interest rate, tax-deferred accumulation of your money subject to a surrender charge schedule, a wide range of income payment options including an income you cannot outlive, and a death benefit. It is intended for a person who has sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses. The base fixed annuity contract is a Single Premium Deferred Annuity with a [5-year] surrender charge period.

Refer to the Outline of Coverage form for additional information on *Lincoln Long-Term CareSM Fixed Annuity*. Please also read the Client Guide and Disclosure Statement for the *Lincoln Long-Term CareSM Fixed Annuity*, which contain complete information about the annuity, including surrender charges, rider costs and LTC details of coverage.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

In some states the term "Contract" may be referred to as "Policy" or "Certificate".

The *Lincoln Long-Term CareSM Fixed Annuity* is part of the general assets of the insurance company. Guarantees are backed by the claims-paying ability of the insurer.

This material was prepared to support the promotion and marketing of insurance products. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance producers do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult with your own independent advisor as to any tax, accounting or legal statements made herein.

Key Features

The Long-Term Care (LTC) Benefit is the total amount you may access for long-term care coverage under this product. The initial amount of the LTC Base Benefits is based on the premium and the LTC Benefit Duration elected and includes the Acceleration Benefit and the Extension Benefit. The total Long-Term Care Benefit includes the LTC Base Benefits and the LTC Growth Benefit.

The Full Benefit Date is the [5th] contract anniversary. This is the earliest date that you may receive the maximum annual Acceleration Benefit, Extension Benefit and Growth Benefit over the LTC Benefit Duration selected. The LTC Coverage Effective Date is the date that you are eligible to receive LTC Benefits. If you receive LTC Base Benefits prior to the Full Benefit Date, the maximum monthly Acceleration Benefit, Extension Benefit and Growth Benefit will be less than the maximum monthly Acceleration and Extension Benefit payments available if you received LTC Benefits on or after the Full Benefit Date. After you have reached the LTC Coverage Effective Date, regardless of the date you begin receiving LTC Benefits you will still have access to the total LTC Base Benefit.

The LTC Benefit Duration is selected by you and is the minimum duration in which you may receive LTC Benefits. If you receive LTC Benefits on or after the Full Benefit Date your minimum LTC Benefit Duration would be [6 years]. If you receive LTC Benefits prior to the Full Benefit Date, your minimum LTC Benefit Duration will be longer than [6 years]. LTC Benefit Payments can not begin until [2 years] from Contract Issue Date. The Full Benefit Date occurs when the client has reached their [5th] Contract Anniversary. Any claim taken prior to the Full Benefit Date would reduce the maximum monthly benefit available.

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Lincoln Long-Term CareSM Fixed Annuity

Product Illustration Overview

The Maximum Monthly LTC Benefit is the maximum amount of LTC Base Benefit plus the maximum amount of LTC Growth Benefit available to you each month. This monthly benefit amount is based on the year you begin receiving LTC Base Benefit payments and is available if the Covered Life is in a Nursing Home or is receiving Hospice Care. The available benefit is reduced by 50% if the Covered Life is receiving other Qualified Long-Term Care services due to Chronic Illness. A Deductible Period applies.

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Prepared on: [07/07/2010]

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[HO1.21.1.56]

Lincoln Long-Term CareSM Fixed Annuity

Key Terms and Important Disclosures

Income Taxation

Lincoln Long-Term CareSM Fixed Annuity is intended to be a Qualified Long-Term Care (QLTC) Insurance Policy under Section 7702B(b) of the Internal Revenue Code of 1986, as amended. The benefits provided by *Lincoln Long-Term CareSM Fixed Annuity* qualify as Qualified Long-Term Care Insurance (QLTCi).

Deductions from the accumulation value to pay QLTCi premiums will not be reported as taxable distributions from the fixed annuity contract. Further, any QLTC Benefit paid under this contract that does not exceed the greater of (1) the expenses actually incurred for Qualified Long-Term Care Services, or (2) a maximum per diem limit as prescribed by law, will not be reported as taxable income to you.

The deductions from the accumulation value to pay QLTCi premiums will reduce the accumulation value and the cost basis in the contract, but not below zero. The QLTC Benefits that are paid to you will reduce the accumulation value and the cost basis in the contract, but not below zero.

No charges are currently imposed for federal, state, local or state premium taxes. However, we reserve the right to deduct charges in the future for such taxes that are attributable to this policy.

Please consult and rely on the advice of a qualified tax advisor.

Illustration Notes:

Contract Charges

Lincoln Long-Term CareSM Fixed Annuity has an annual expense charge, assessed on a quarterly basis at the end of each contract quarter. The expense charge varies based on your age, sex, and the LTC Benefit Duration elected. The annual Acceleration Benefit charge is [0.08%] and is applied to the initial Acceleration Benefit (adjusted for withdrawals) and is deducted from the Accumulation Value. The annual Extension Benefit charge is [1.32%] and is applied to the initial Extension Benefit (adjusted for withdrawals) and deducted from the Accumulation Value. If elected, the annual Optional Nonforfeiture charge is [0.44%] and is applied to the initial Extension Benefit. These charges are guaranteed during the surrender charge period, but are subject to change once the surrender charge period has passed. This illustration assumes that these charges remain constant in all years.

Cash Values and Crediting Rates

Accumulation Value is the Premium Paid plus credited interest, less any previous deductions for premium taxes, LTC Benefits, LTC Benefit charges, surrenders and surrender charges. Interest is credited daily at the declared annual effective interest rate.

Cash Values Assuming Current Renewal Rates is the cash value based on the current interest rate of [5.00%] for all years. The illustrated Cash Surrender Values and Accumulation Values after contract year [5] are not guaranteed. Values assume that the renewal interest rate continues unchanged for all contract years shown. This is not likely to occur. The assumptions on which these values are based are subject to changes by the Company, at its discretion. Actual results may be higher or lower than illustrated.

Cash Values Assuming Guaranteed Renewal Rates is the cash value based on the current interest rate of [5.00%] for [5] contract years, and [1.50%] thereafter. The illustrated Cash Surrender Values and Accumulation Values assume that the current interest rate is credited through the guarantee period and that the guaranteed minimum interest rate(s) are credited thereafter. Subsequent fixed interest rates may differ from the fixed interest rates used for new policies or for other policies issued at different times.

Surrender Value is the Accumulation Value less any applicable surrender charge and less any taxes payable by the Company not previously deducted.

Withdrawals and Surrender Charges

Partial Surrenders is the total of withdrawals for the contract year. Partial surrenders are made at the end of each period for the mode selected. Accumulation Values reflect any surrender charges applicable to the partial surrenders illustrated. Withdrawals are referred to as surrenders in the contract. Partial surrenders (in excess of the Free Partial Surrender amount) in the first [5] contract years are subject to a surrender charge.

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Lincoln Long-Term CareSM Fixed Annuity

Key Terms and Important Disclosures

Free Partial Surrender is the amount of a partial surrender you can take each contract year without incurring a surrender charge. You may take free partial surrenders of up to [10%] of the contract's Accumulation Value without a surrender charge, but any amount in excess of [10%] is subject to a surrender charge. The remaining Accumulation Value after any partial surrender must be at least \$5,000. Surrenders and partial withdrawals made from your contract may be subject to Federal and state income taxes, including a 10% Federal penalty tax on certain distributions before age 59 1/2. Contact your personal tax advisor for information on tax-related issues. Due to surrender charges, you may receive less than your premium payment if you surrender the contract in the early years.

The surrender charge schedule is as follows:

Contract Year:	1	2	3	4	5	6+
Surrender Charge:	[8.00%]	[8.00%]	[7.00%]	[6.00%]	[5.00%]	[0.00%]

Important Considerations

Any withdrawals not considered a LTC Benefit Payment will reduce your Maximum Monthly LTC Benefit and may substantially reduce or eliminate your total LTC Benefits. For each Withdrawal, LTC Benefits will be reduced in the same proportion that the withdrawal reduced the Accumulation Value.

Withdrawals may affect taxation. Withdrawals are subject to ordinary income tax and may be subject to a 10% federal penalty tax if taken prior to 59 1/2. LTC Benefit payments that reduce the Accumulation Value will reduce the free withdrawal amount allowed by the contract, if applicable.

The Accumulation Value will be reduced by the dollar amount withdrawn for all Acceleration Benefit and Growth Benefit payments. Extension Benefit payments will not reduce your Accumulation Value.

The Death Benefit equals the Accumulation Value. Once the Accumulation Value is depleted, there will be no Death Benefit.

An elective feature is the Optional Nonforfeiture Benefit. This benefit provides a minimum LTC Benefit if the contract is surrendered after three years or annuitized by the Owner by request or on the Maturity Date, provided the Owner is not receiving LTC benefits. This benefit was not reflected in this illustration but can be elected for an additional charge. No claim for Optional Nonforfeiture Benefits may be submitted prior to the Full Benefit Date. After the Company's approval of a claim for Optional Nonforfeiture Benefits, the Optional Nonforfeiture Benefit is not payable until the satisfaction of any Deductible Period described in this Rider.

Lincoln Long-Term CareSM Fixed Annuity

Lincoln Long-Term CareSM Fixed Annuity (NQ)

Prepared For		Gender - Age	State	LTC Benefit Duration
[John Smith]		[Male 60]	[Colorado]	[3+3 (6 years)]
Single Premium	1035 Transfer	Acceleration Benefit*	Extension Benefit*	Total LTC Benefit Available*
[\$50,000]	[\$0]	[\$50,000]	[\$50,000]	[\$100,000]

Accumulation Period/ Transactions			Cash Values Assuming Guaranteed [1.50%] Renewal Rates		Cash Values Assuming Current [5.00%] Renewal Rates ²		Guaranteed Long Term Care Benefits		
Attained Age	End of Year ³	Partial Surrenders ⁴	Accumulation Value	Surrender Value	Accumulation Value	Surrender Value	Total Benefit	Annual Benefit	Benefit Duration
			\$50,000		\$50,000		\$100,000	N/A**	N/A**
[61]	1	\$0	\$51,789	\$48,060	\$51,789	\$48,060	\$100,000	N/A**	N/A**
62	2	\$0	\$53,667	\$49,803	\$53,667	\$49,803	\$101,789	N/A**	N/A**
63	3	\$0	\$55,639	\$52,134	\$55,639	\$52,134	\$103,667	\$8,639	12 years
64	4	\$0	\$57,710	\$54,593	\$57,710	\$54,593	\$105,639	\$10,564	10 years
65	5	\$0	\$59,884	\$57,189	\$59,884	\$57,189	\$107,710	\$13,464	8 years
66	6	\$0	\$60,080	\$60,080	\$62,167	\$62,167	\$109,884	\$18,314	6 years
67	7	\$0	\$60,279	\$60,279	\$64,564	\$64,564	\$112,167	\$18,694	6 years
68	8	\$0	\$60,481	\$60,481	\$67,081	\$67,081	\$114,564	\$19,094	6 years
69	9	\$0	\$60,686	\$60,686	\$69,723	\$69,723	\$117,081	\$19,513	6 years
70	10	\$0	\$60,894	\$60,894	\$72,498	\$72,498	\$119,723	\$19,954	6 years
71	11	\$0	\$61,105	\$61,105	\$75,412	\$75,412	\$122,498	\$20,416	6 years
72	12	\$0	\$61,319	\$61,319	\$78,471	\$78,471	\$125,412	\$20,902	6 years
73	13	\$0	\$61,537	\$61,537	\$81,683	\$81,683	\$128,471	\$21,412	6 years
74	14	\$0	\$61,757	\$61,757	\$85,056	\$85,056	\$131,683	\$21,947	6 years
75	15	\$0	\$61,982	\$61,982	\$88,598	\$88,598	\$135,056	\$22,509	6 years
76	16	\$0	\$62,209	\$62,209	\$92,316	\$92,316	\$138,598	\$23,100	6 years
77	17	\$0	\$62,440	\$62,440	\$96,221	\$96,221	\$142,316	\$23,719	6 years
78	18	\$0	\$62,674	\$62,674	\$100,321	\$100,321	\$146,221	\$24,370	6 years
79	19	\$0	\$62,912	\$62,912	\$104,625	\$104,625	\$150,321	\$25,053	6 years
80	20	\$0	\$63,154	\$63,154	\$109,145	\$109,145	\$154,625	\$25,771	6 years
81	21	\$0	\$63,399	\$63,399	\$113,891	\$113,891	\$159,145	\$26,524	6 years
82	22	\$0	\$63,647	\$63,647	\$118,875	\$118,875	\$163,891	\$27,315	6 years
83	23	\$0	\$63,900	\$63,900	\$124,107	\$124,107	\$168,875	\$28,146	6 years
84	24	\$0	\$64,156	\$64,156	\$129,601	\$129,601	\$174,107	\$29,018	6 years
85	25	\$0	\$64,416	\$64,416	\$135,370	\$135,370	\$179,601	\$29,934	6 years

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Lincoln Long-Term CareSM Fixed Annuity

Lincoln Long-Term CareSM Fixed Annuity (NQ)

Prepared For		Gender - Age	State	LTC Benefit Duration
[John Smith]		[Male 60]	[Colorado]	[3+3 (6 years)]
Single Premium	1035 Transfer	Acceleration Benefit*	Extension Benefit*	Total LTC Benefit Available*
[\$50,000]	[\$0]	[\$50,000]	[\$50,000]	[\$100,000]

Accumulation Period/ Transactions			Cash Values Assuming Guaranteed [1.50%] Renewal Rates		Cash Values Assuming Current [5.00%] Renewal Rates ²		Guaranteed Long Term Care Benefits		
Attained Age	End of Year ³	Partial Surrenders ⁴	Accumulation Value	Surrender Value	Accumulation Value	Surrender Value	Total Benefit	Annual Benefit	Benefit Duration
[86]	26	\$0	[\$64,680]	\$64,680	[\$141,427]	\$141,427	[\$185,370]	\$30,895	6 years
[87]	27	\$0	\$64,948	\$64,948	\$147,787	\$147,787	\$191,427	\$31,904	6 years
[88]	28	\$0	\$65,220	\$65,220	\$154,465	\$154,465	\$197,787	\$32,965	6 years
[89]	29	\$0	\$65,496	\$65,496	\$161,477	\$161,477	\$204,465	\$34,078	6 years
[90]	30	\$0	\$65,776	\$65,776	\$168,840	\$168,840	\$211,477	\$35,246	6 years
[91]	31	\$0	\$66,061	\$66,061	\$176,570	\$176,570	\$218,840	\$36,473	6 years
[92]	32	\$0	\$66,349	\$66,349	\$184,688	\$184,688	\$226,570	\$37,762	6 years
[93]	33	\$0	\$66,642	\$66,642	\$193,211	\$193,211	\$234,688	\$39,115	6 years
[94]	34	\$0	\$66,940	\$66,940	\$202,160	\$202,160	\$243,211	\$40,535	6 years
[95]	35	\$0	\$67,242	\$67,242	\$211,557	\$211,557	\$252,160	\$42,027	6 years
Cumulative:		\$0							

*The Acceleration Benefit and Extension Benefit values may change subject to the terms, provisions and conditions of the Riders. The Total LTC Benefit reflects the Acceleration Benefit, the Extension Benefit, and the LTC Growth Benefit, when applicable.

**LTC Benefit Payments cannot begin until after [2 years] from Contract issue date. The Full Benefit Date occurs when the client has reached their [5th] Contract Anniversary. No LTC Benefit will be paid until after the Eligibility Date and the completion of any Deductible Period. Any claim taken prior to the Full Benefit Date would reduce your monthly benefit available. The Monthly Benefit is equal to the Maximum Monthly LTC Base Benefit plus the Maximum Monthly Growth Benefit (the Growth Benefit is based on the Accumulation Value using the Guaranteed Renewal Rates).

¹Values assume guaranteed rates all years. A rate of [1.50%] is illustrated after the initial guarantee period and for all renewal periods.

²Values assume non-guaranteed current renewal rates all years. This is not likely to occur. Actual results may be higher or lower than illustrated. The current non-guaranteed renewal rate of [5.00%] is illustrated in all renewal years.

³All values are end of the contract year. Lincoln Long-Term CareSM Fixed Annuity end of year LTC values are effective at the beginning of the next year.

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Lincoln Long-Term CareSM Fixed Annuity

Signature Page

ACKNOWLEDGEMENTS

I have received a copy of this illustration. I understand that any non-guaranteed elements illustrated are hypothetical and actual results could be either higher or lower than illustrated. The insurance producer has told me they are not guaranteed. I also understand that the accumulation value may be subject to surrender charges as described on the Key Terms and Important Disclosures page in the Cash Transactions and in the Cash Value and Crediting Rates sections. I believe that this annuity is suitable for my financial needs.

Owner/Applicant Signature

Date:_____

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are hypothetical and actual results could be either higher or lower than illustrated. I have made no statements that are inconsistent with the illustration.

Insurance Producer

Date:_____

Annuities marketed by or through a bank or other financial institution are: * Not A Deposit
* Not FDIC Insured * Not Insured by any Federal Government Agency * Not Guaranteed by the Bank

SERFF Tracking Number: LCNC-126798122 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 46693
Company Tracking Number: LCN200907-2032339 - REV
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln Long-Term Care Fixed Annuity - Illustration
Project Name/Number: Lincoln Long-Term Care Fixed Annuity - Illustration /LCN200907-2032339

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment:		
SOV - LCN200907-2032339.pdf		

STATEMENT OF VARIABILITY

The Lincoln National Life Insurance Company

NAIC # 65676 FEIN 35-0472300

Form LCN200907-2032339 – Lincoln Long-Term Care Fixed Annuity Illustration

The following data has been shown within brackets in the above referenced form for reasons stated as follows:

Page #	Bracketed Item	Explanation
1	Devel producer	The agent/broker name
1	Two south cascade suite 200, Colorado springs, Colorado 80903	The agents/brokers address
1	719-442-6400	The agents/brokers telephone number
1	N/A	The agents/brokers firms name
1, 2, 3, 4, 5, 6, 7, 8	07/07/2010	This represents the date the illustration was prepared
1	00000	This filed represents the firm code and will vary by code
1, 2, 3, 4, 5, 6, 7, 8	H01.21.1.56	This field represents the illustration software package used to produce the illustration and it will change with every illustration
1, 2, 3, 4, 5, 6, 7, 8	Page 1 of 8	Variable depending on the number of pages
2	5 Year	The surrender charge period is the surrender charge timeframe. The surrender charge period could be between 3-7 years.
2	6 Years	The time upon which the Maximum Monthly LTC Base Benefit could be available. This time period can be between the Rider Date and 10-years
2 & 7	2 Years	This is the earliest time upon which LTC Coverage is provided. It is the Rider Date plus what is effectively an elimination period. It is determined by the Company, but is the same for all contract holders of a given class. The range is from the Rider Date to 10 years after the Rider Date.
2 & 7	5 th	The "5 th " is the earliest that the contract can be annuitized under the annuity contract to which the LTC Benefit Rider will be attached. For contracts that are issued with interest rate guarantee periods shorter than 5-years the date to which the contract could be annuitized would match the duration of that guarantee period. The range of this value will be between 3-5 years.
4	0.08%	The Initial Acceleration Charge percentage is determined by the company and will be the same for all contracts owners of a given class. The charge is described as initial because it is subject to change after the Rider Date. The initial Acceleration rider charge will be between 0.00% and 4.00%.
4	1.32%	The Initial Extension Benefit Charge Percentages are filed with the state regulatory authority. The Initial Extension Benefit Charge Percentage will be limited by the LTC Rate filing.
4	0.44%	The Initial Nonforfeiture Charge will appear if the Optional Nonforfeiture Benefit is chosen. If elected, the charge percentage is provided pursuant to the associated LTC Rate Filing. The Optional Nonforfeiture rates are filed with the state regulatory authority.
4, 6 & 7	5.00%	This rate is set according to issue date, but will never be less than the guaranteed minimum interest rate.
4	5	The "5" is the earliest that the contract can be annuitized under the annuity contract to which the LTC Benefit Rider will be attached. For contracts that are issued with interest rate guarantee periods shorter than 5-years the date to which the contract could be annuitized would match the duration of that guarantee period. The range of this value will be between 3-5 years.

4, 6 & 7	1.50%	<p>The Guaranteed Minimum Interest Rate will be set between 1.00% and 3.00% on new issues during the initial interest rate guarantee period. The guaranteed minimum interest rate after the initial interest rate guarantee period will be redetermined on the policy anniversary on an annual basis and is equal to the minimum nonforfeiture rate.</p> <p>The minimum nonforfeiture rate will be the lesser of:</p> <p>1. 3.00%; or</p> <p>The average five-year Constant Maturity Treasury ("CMT") rates published by the Federal Reserve in June and July reduced by 125 basis points, where the resulting interest rate is not less than 1%. The average for a month is taken on the 1st, 8th, 15th, and 22nd. The average will be rounded to the nearest 1/20th of 1%. See the actuarial memo for details.</p>
5	10%	The maximum free partial surrender percentage will be set at issue and will not change. We reserve the right to change this for new issues which could be 0%-15%.
5	Surrender Charges Schedule	The surrender charge schedule specifies the number of years that there will be surrender charges and the percentage of surrender charges applicable to the accumulation value in those years. This will not change once the policy is issued. The surrender charge period could be between 3-7 years and the surrender charge percentages will be between 3% and 8% depending on the Initial interest rate guarantee period the product is issued with as defined in the actuarial memorandum. We reserve the right to change the surrender charge period and percentage of charges applicable for new issues. The surrender charge period may vary based upon the initial interest rate guarantee period chosen but will not exceed 7 years.
6 & 7	John Smith	The insured's name
6 & 7	Male 60	The Insured's Gender and age
6 & 7	Colorado	The State of Issue
6 & 7	3+3 (6 years)	The period of time over which the Acceleration Benefit and the Extension Benefit is paid out as LTC Benefits. The Benefit Durations are determined by the Company and shall be supported by long-term care insurance rate filings, but is the same for all contract owners of a given class. The range will be between 1-10 years.
6 & 7	\$50,000	Single Premium amount
6 & 7	0	Amount of 1035 transfer if applicable
6 & 7	\$50,000	Based on the single premium payment made by the Owner.
6 & 7	\$50,000	Based on the single premium payment made by the Owner.
6 & 7	100,000	Based on the single premium payment made by the Owner.
6 & 7	Values for "Accumulation Period/Transactions", "Cash Values Assuming Guaranteed [1.50%] Renewal Rates", "Cash Values Assuming Current [5.00%] Renewal Rates" and "Guaranteed Long Term Care Benefits"	These values will vary based on plan chosen